



PUBLIC DISCLOSURE

March 25, 2024

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Fusion Bank
RSSD# 9955

116 West 6th Street
Larned, Kansas 67550

Federal Reserve Bank of Kansas City
1 Memorial Drive
Kansas City, Missouri 64198

NOTE: This document is an evaluation of this bank's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the bank. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this bank. The rating assigned to this bank does not represent an analysis, conclusion or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial bank.

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INSTITUTION'S COMMUNITY REINVESTMENT ACT RATING

Fusion Bank (the bank) is rated Satisfactory. This rating is based on the following conclusions with respect to the performance criteria:

- The bank's net loan-to-deposit ratio (NLTD) is reasonable given the bank's size, financial condition, and assessment area (AA) credit needs.
- A majority of the bank's loans are originated inside the bank's two AAs.
- A reasonable distribution of loans occurs throughout the bank's AAs.
- Lending reflects a reasonable distribution among businesses and farms of different sizes.
- Neither the bank nor the Federal Reserve Bank of Kansas City (Reserve Bank) received any Community Reinvestment Act (CRA)-related complaints since the previous evaluation.

SCOPE OF EXAMINATION

Examiners utilized the Federal Financial Institutions Examination Council's (FFIEC's) *Interagency Examination Procedures for Small Institutions* to evaluate the bank's CRA performance. The evaluation considered CRA performance context, including the bank's asset size, financial condition, business strategy and market competition, as well as AA demographic and economic characteristics, and credit needs. In addition, available aggregate data for the most recent three years (2020, 2021, and 2022) was referenced for additional perspective to gauge credit demand within the bank's AA. Lending performance was assessed within the bank's two AAs. The Central Kansas and Kansas City Metropolitan AAs were assessed using full-scope reviews. Examiners reviewed the following data:

- The bank's 17-quarter average NLTD ratio;
- A statistical sample of 45 small farm loans from a universe of 57 loans originated between January 1, 2023, and December 31, 2023; and,
- A statistical sample of 94 small business loans from a universe of 176 loans originated between January 28, 2020, and December 31, 2023.

For this analysis, greater weight was placed on commercial lending based on its weight within the bank's loan portfolio and the higher number of commercial originations during the review period. More consideration was given to the number of loan originations than the dollar amount of loans, as this is more representative of the number of individuals and entities served.

DESCRIPTION OF INSTITUTION

Fusion Bank (formerly known as First State Bank and Trust Company) is a community bank headquartered in Larned, Kansas. The bank’s characteristics include:

- The bank is a wholly-owned subsidiary of First State Financial Corporation.
- The bank has total assets of \$204.4 million as of September 30, 2023.
- In addition to the main office in Larned, the bank operates two additional branches in Pratt and Overland Park, Kansas.
- The bank operates three cash-dispensing only automated teller machines (ATMs) and one deposit-taking ATM within its two delineated AAs.
- As shown in the table below, the bank’s primary business focus is lending to commercial entities and agricultural operations.

Table 1

Composition of Loan Portfolio as of September 30, 2023		
Loan Type	\$(000)	%
Construction and Land Development	661	0.6
Farmland	19,151	17.9
1- to 4-Family Residential Real Estate	17,484	16.4
Multifamily Residential Real Estate	3,031	2.8
Nonfarm Nonresidential Real Estate	39,459	37.0
Agricultural	1,647	1.5
Commercial and Industrial	14,588	13.7
Consumer	447	0.4
Other	10,297	9.6
Gross Loans	106,765	100.0

Note: Percentages may not total 100.0 percent due to rounding.

The bank was rated Satisfactory under the CRA at its January 27, 2020 performance evaluation. There are no known legal, financial, or other factors impeding the bank’s ability to help meet the credit needs in its communities.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA¹

This evaluation first discusses the bank’s overall performance, followed by an in-depth evaluation of performance in the Central Kansas and Kansas City Metropolitan AAs (full-scope reviews).

¹ The net loan-to-deposit ratio and percentage of loans and other lending-related activity in the assessment area only apply to the institution overall. No discussion of these performance criteria applies to sections of the performance evaluation related to assessment areas.

The bank’s overall lending test performance is Satisfactory. The bank’s performance under each of the performance criterion, including the loan-to-deposit ratio, lending inside the bank’s AA, the distribution of small business and small farm lending by census tract income level, and the distribution of lending by size of business and farm is reasonable.

Net Loan-to-Deposit Ratio

This performance criterion evaluates the bank’s average NLTD ratio to determine the reasonableness of lending in light of performance context, such as the bank’s capacity to lend, the availability of lending opportunities, the demographic and economic factors present in the AAs, and in comparison, to similarly situated FDIC-insured institutions. The similarly situated institutions were selected based on asset size, loan portfolio composition, and areas of operation within or near the bank’s AAs.

The bank’s NLTD ratio is reasonable. The bank’s 17-quarter average NLTD ratio was within the range of the four similarly situated institutions with ratios ranging from 55.7 percent to 84.9 percent.

Table 2

Comparative NLTD Ratios September 30, 2019 – September 30, 2023			
Institution	Location	Asset Size \$(000)	NLTD Ratio (%)
			17 Quarter Average
Fusion Bank	Larned, KS	204,358	68.6
Similarly Situated Institutions			
Prairie Bank of Kansas	Stafford, KS	119,194	59.4
Saint John Bank of Kansas	Saint John, KS	235,728	55.7
Small Business Bank	Lenexa, KS	102,552	84.9
First Heritage Bank	Centralia, KS	226,903	66.3

Assessment Area Concentration

This performance criterion evaluates the percentage of lending extended inside and outside of the AAs. The bank originated a majority of loans, by number and dollar volume, inside the AAs.

Table 3

Lending Inside and Outside the Assessment Areas								
Loan Type	Inside				Outside			
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%
Small Business	49	52.1	17,843	63.1	45	47.9	10,451	36.9
Small Farm	38	84.4	5,567	90.1	7	15.6	613	9.9
Total Loans	87	62.6	23,409	67.9	52	37.4	11,064	32.1

Note: Percentages may not total 100.0 percent due to rounding.

Geographic Distribution of Loans

This performance criterion evaluates the bank's distribution of lending within its AAs by income level of census tracts with consideration given to the dispersion of loans throughout the AAs. The bank's overall geographic distribution of loans reflects reasonable distribution among the different census tracts and dispersion throughout the AAs.

Lending to Businesses and Farms of Different Sizes

This performance criterion evaluates the bank's lending to businesses and farms of different revenue sizes. The bank's lending has an overall reasonable distribution among businesses and farms of different sizes.

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Compliance with the substantive provisions of antidiscrimination and other consumer protection laws and regulations, including the Equal Credit Opportunity Act and the Fair Housing Act, was considered as part of this CRA evaluation. No evidence of a pattern or practice of discrimination on a prohibited basis or of other illegal credit practices inconsistent with helping to meet community credit needs was identified.

**CENTRAL KANSAS ASSESSMENT AREA
NONMETROPOLITAN AREA
(Full-Scope Review)**

**DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE CENTRAL KANSAS
AA**

The bank's Central Kansas AA consists of Edwards, Pawnee, Pratt, and Stafford Counties in their entirety. Refer to Appendix A for an AA map and Appendix B for additional demographic data.

- There have been no changes to the AA delineation since the last evaluation. The composition of the bank's AA in 2022 and 2023 includes seven middle- and two upper-income census tracts based on the most current 2016-2020 American Community Survey (ACS) data.
- The 2020 and 2021 AA was previously comprised of nine middle-income census tracts based on 2011-2015 ACS data.
- The bank's presence within the AA includes its main office in Larned and one branch location in Pratt, Kansas.
- The bank maintains a cash-only ATM at each of the Larned and Pratt offices and at a local convenience store in Larned.
- According to the June 30, 2023 FDIC Deposit Market Share Report, the bank ranked 2nd of 10 FDIC-insured institutions operating from 17 offices in the AA with a market share of 14.2 percent.
- To further augment the CRA performance evaluation, an interview with a member of the community that was recently conducted as part of the CRA evaluation of another financial institution with offices in the AA was referenced to ascertain the credit needs of the community, the responsiveness of area banks in meeting those credit needs, and for perspective on local economic and demographic characteristics. The community contact is a representative of an economic development association.

Table 4

Population Change			
Assessment Area: Central Kansas			
Area	2015 Population	2020 Population	Percent Change
Central Kansas	23,961	22,389	(6.6)
Edwards County, KS	2,991	2,907	(2.8)
Pawnee County, KS	6,911	6,253	(9.5)
Pratt County, KS	9,739	9,157	(6.0)
Stafford County, KS	4,320	4,072	(5.7)
NonMSA Kansas	922,403	892,006	(3.3)
Kansas	2,892,987	2,937,880	1.6

*Source: 2020 U.S. Census Bureau Decennial Census
2011-2015 U.S. Census Bureau: American Community Survey*

- The AA's population experienced a decline between 2015 and 2020 that was greater than the NonMSA Kansas (rural areas statewide). Conversely, the state of Kansas experienced slight population growth over the same period. The AA contains a small fraction of the populations of the state of Kansas and rural areas statewide, at 0.8 percent and 2.5 percent, respectively.
- The city of Pratt, the county seat of Pratt County, was the most densely populated town in the AA with 6,603 residents in 2020 and comprising approximately 29.5 percent of the AA's total population.
- The city of Larned, Kansas, where the bank is headquartered, had a population of 3,769 in 2020.

Table 5

Median Family Income Change			
Assessment Area: Central Kansas			
Area	2015 Median Family Income	2020 Median Family Income	Percent Change
Central Kansas	67,083	65,219	(2.8)
Edwards County, KS	62,286	61,389	(1.4)
Pawnee County, KS	67,237	61,576	(8.4)
Pratt County, KS	68,440	69,280	1.2
Stafford County, KS	65,555	70,881	8.1
NonMSA Kansas	62,527	65,467	4.7
Kansas	72,535	77,620	7.0

*Source: 2011-2015 U.S. Census Bureau: American Community Survey
2015-2020 U.S. Census Bureau: American Community Survey*

Note: Median family incomes have been inflation-adjusted and are expressed in 2020 dollars.

- Growth in AA median family income (MFI) from 2015 to 2020 declined compared to rural areas statewide and the state of Kansas, which experienced MFI growth over the same period. However, the AA MFI figure in 2020 was similar to the income figure noted for rural areas statewide.

- Based on MFI, Edwards County ranked as the least affluent county in the AA while Stafford County was the most affluent.
- The portion of families in the AA living below the poverty level in 2020 at 5.3 percent, was lower than figures for rural areas statewide and the state of Kansas, at 8.4 percent and 7.6 percent, respectively.

Table 6

Housing Cost Burden Assessment Area: Central Kansas						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Central Kansas	63.9	18.2	28.5	45.2	13.7	11.7
Edwards County, KS	58.2	8.0	23.9	34.1	3.4	9.5
Pawnee County, KS	80.6	24.1	38.7	20.7	11.5	6.1
Pratt County, KS	58.5	13.5	22.6	54.2	26.0	16.1
Stafford County, KS	45.7	18.7	25.8	51.9	6.8	11.7
NonMSA Kansas	66.3	20.7	33.9	52.4	20.9	15.1
Kansas	73.6	27.8	38.2	57.4	24.8	15.4

Cost Burden is housing cost that equals 30 percent or more of household income.
Source: U.S. Department of Housing and Urban Development (HUD), 2016-2020 Comprehensive Housing Affordability Strategy

- The housing cost burden for LMI renters in the AA was comparable to rural areas statewide and lower than the figures for the state of Kansas. Additionally, AA statistics are lower for all renters and owners compared to rural areas statewide and the state of Kansas overall.
- The AA housing affordability ratio² of 62.7 percent was above ratios for rural areas statewide and the state of Kansas, at 49.0 percent and 38.8 percent, respectively, which indicates housing is more affordable in the AA compared to other rural areas statewide and the state of Kansas overall.
- A community member stated that employee retention is an obstacle facing the local community, primarily due to a lack of available housing. The area offers low-income housing but has a shortage of available moderate-income housing units.

² The housing affordability ratio is calculated by dividing the median household income by the median housing value. A lower ratio reflects less affordable housing.

Table 7

Unemployment Rates					
Assessment Area: Central Kansas					
Area	2018	2019	2020	2021	2022
Central Kansas	2.8	2.7	3.5	2.3	2.3
Edwards County, KS	2.4	2.6	2.9	2.2	2.3
Pawnee County, KS	3.2	2.9	3.6	2.3	2.4
Pratt County, KS	2.7	2.6	3.5	2.3	2.1
Stafford County, KS	2.7	2.8	3.6	2.3	2.4
NonMSA Kansas	3.2	3.2	4.5	2.8	2.5
Kansas	3.4	3.3	5.8	3.3	2.7

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- Unemployment rates spiked in 2020 at the onset of the 2019 COVID Disease pandemic (the pandemic), although rates in 2022 trended below pre-pandemic statistics in 2018 and 2019.
- Major employment sectors in the AA include Health Care and Social Assistance (1,859 employees); Educational Services (1,083); Agriculture, Forestry, Fishing, and Hunting (1,024); Retail Trade (577); and Manufacturing (155).
- A community member noted that a worker shortage in one of the AA’s larger towns has been exacerbated by job applicants lacking specific skills necessary to meet performance requirements, as well as insufficient compensation to attract the most suitable candidates. The area has been facing a shortage of employees in high demand fields, such as healthcare, information technology, and manufacturing.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA IN THE CENTRAL KANSAS AA

The bank’s overall lending test performance is Satisfactory. The evaluation assessed small farm loans originated during 2023, while small business lending was reviewed since the last evaluation on January 27, 2020 through December 31, 2023 to obtain sufficient data to conduct meaningful analyses. Accordingly, small business lending data was assessed for two separate time periods for the geographic and borrower distribution analyses based on changes to comparable demographic figures that occurred as a result of changes in five-year ACS data during the evaluation period.

For the geographic and borrower distribution analyses, small business loan data for 2022 and 2023 was combined and evaluated aggregately and compared to 2023 demographic data, as there were no significant changes to demographic data during the stated two-year period. Loan data for 2020 and 2021 was also evaluated aggregately and compared to 2021 demographic data.

The 2022 and 2023 lending tables are reflected in the body of the report, while the 2020 and 2021 lending tables are located in Appendix B.

Geographic Distribution of Loans

The bank’s geographic distribution of small business and small farm lending reflects reasonable distribution among the different census tracts and dispersion throughout the AA.

Small Business Lending

The geographic distribution of small business lending is reasonable. The combined distribution of lending in middle- and upper-income tracts in 2022 and 2023 was 69.2 percent and 30.8 percent, respectively. This performance was comparable to area demographic figures, which represent the percentage of total AA businesses operating in each respective census tract income designation. There were no lending opportunities to originate small business loans in LMI census tracts, as there were no LMI census tracts in the AA.

The bank’s performance in 2020 and 2021 was consistent with the 2022 and 2023 distribution. Additionally, an analysis of lending dispersion was conducted and revealed gaps or lapses in the AA’s middle- and upper-income tracts due to relatively low lending volume during the evaluation period, although this did not impact the overall conclusion.

Table 8

Distribution of 2022 and 2023 Small Business Lending By Income Level of Geography Assessment Area: Central Kansas									
Geographic Income Level	Bank Loans By Year								Total Businesses %
	2022				2023				
	#	#%	\$(000)	%	#	#%	\$(000)	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Middle	5	100.0	945	100.0	4	50.0	330	88.2	70.3
Upper	0	0.0	0	0.0	4	50.0	44	11.8	29.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	0	0.0	0	0.0	
Total	5	100.0	945	100.0	8	100.0	374	100.0	100.0

Source: 2023 FFIEC Census Data
2023 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Small Farm Lending

The geographic distribution of small farm lending is reasonable. The distribution of small farm lending among middle- and upper-income census tracts was comparable to the

demographic figure, which represents the total percentage of farms operating in each respective census tract income designation. Additionally, an analysis of lending dispersion was conducted and revealed no conspicuous gaps or lapses.

Table 9

Distribution of 2023 Small Farm Lending By Income Level of Geography					
Assessment Area: Central Kansas					
Geographic Income Level	Bank Loans				Total Farms %
	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	0.0
Middle	31	81.6	4,508	81.0	73.0
Upper	7	18.4	1,059	19.0	27.0
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	38	100.0	5,567	100.0	100.0

Source: 2023 FFIEC Census Data
2023 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Lending to Businesses and Farms of Different Sizes

The bank’s lending reflects a reasonable distribution among businesses and farms of different sizes.

Small Business Lending

The borrower distribution of small business lending is reasonable. The bank’s combined lending to businesses with gross annual revenues of \$1.0 million or less in Table 10 was 61.5 percent by number, which is comparable to the demographic figure, which represents the percentage of small businesses by revenue size in the AA. In 2022 and 2023, seven of the eight loans to small businesses were in amounts of \$100,000 or less, which are amounts typically associated with the credit demands of smaller business entities and further demonstrates the bank’s willingness to meet AA credit needs.

The bank’s level of small business lending in 2020 and 2021 was consistent with performance in 2022 and 2023.

Table 10

Distribution of 2022 and 2023 Small Business Lending By Revenue Size of Businesses									
Assessment Area: Central Kansas									
	Bank Loans By Year								Total Businesses %
	2022				2023				
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%	
By Revenue									
\$1 Million or Less	2	40.0	515	54.5	6	75.0	104	27.8	85.6
Over \$1 Million	1	20.0	30	3.2	2	25.0	270	72.2	9.0
Revenue Unknown	2	40.0	400	42.3	0	0.0	0	0.0	5.4
Total	5	100.0	945	100.0	8	100.0	374	100.0	100.0
By Loan Size									
\$100,000 or Less	2	40.0	45	4.8	6	75.0	104	27.8	
\$100,001 - \$250,000	2	40.0	400	42.3	2	25.0	270	72.2	
\$250,001 - \$1 Million	1	20.0	500	52.9	0	0.0	0	0.0	
Total	5	100.0	945	100.0	8	100.0	374	100.0	
By Loan Size and Revenue \$1 Million or Less									
\$100,000 or Less	1	50.0	15	2.9	6	100.0	104	100.0	
\$100,001 - \$250,000	0	0.0	0	0.0	0	0.0	0	0.0	
\$250,001 - \$1 Million	1	50.0	500	97.1	0	0.0	0	0.0	
Total	2	100.0	515	100.0	6	100.0	104	100.0	
<i>Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>									
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>									

Small Farm Lending

The borrower distribution of small farm lending is reasonable. The bank’s lending to small farms with gross annual revenues of \$1.0 million or less was comparable to the demographic figure, which represents the percentage of small farms by revenue size operating in the AA. A total of 17 of the 30 loans originated to small farms in 2023 were in amounts of \$100,000 or less, which are amounts typically associated with the credit demands of smaller farming operations and further demonstrates the bank’s willingness to meet AA credit needs.

Table 11

Distribution of 2023 Small Farm Lending By Revenue Size of Farms					
Assessment Area: Central Kansas					
	Bank Loans				Total Farms
	#	#%	\$(000)	\$%	%
By Revenue					
\$1 Million or Less	30	78.9	3,931	70.6	96.7
Over \$1 Million	8	21.1	1,635	29.4	3.3
Revenue Unknown	0	0.0	0	0.0	0.0
Total	38	100.0	5,567	100.0	100.0
By Loan Size					
\$100,000 or Less	21	55.3	1,031	18.5	
\$100,001 - \$250,000	9	23.7	1,556	28.0	
\$250,001 - \$500,000	8	21.1	2,980	53.5	
Total	38	100.0	5,567	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	17	56.7	826	21.0	
\$100,001 - \$250,000	8	26.7	1,435	36.5	
\$250,001 - \$500,000	5	16.7	1,670	42.5	
Total	30	100.0	3,931	100.0	
<i>Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>					
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>					

**KANSAS CITY METROPOLITAN ASSESSMENT AREA
METROPOLITAN AREA
(Full-Scope Review)**

DESCRIPTION OF THE INSTITUTION’S OPERATIONS IN THE KANSAS CITY METROPOLITAN AA

The bank’s Kansas City Metropolitan AA consists of Johnson County, Kansas in its entirety, which is one of 14 counties that comprise the Kansas City, Missouri-Kansas Multistate Metropolitan Statistical Area (Kansas City MSA). Refer to Appendix A for an AA map and Appendix B for additional demographic data.

- There have been no changes to the bank’s delineated AA since the last evaluation. The 2022 and 2023 AA is comprised of 2 low-, 13 moderate-, 54 middle-, 80 upper-, and 5 unknown-income census tracts based on the most current 2016-2020 ACS data.
- The 2020 and 2021 AA previously consisted of 2 low-, 12 moderate-, 42 middle-, 71 upper-, and 3 unknown-income census tracts based on 2011-2015 ACS data.
- The bank operates one full-service branch in the AA in Overland Park, Kansas that offers a deposit-taking ATM, installed in 2020.
- According to the June 30, 2023 FDIC Deposit Market Share Report, the bank ranked 49th of 61 institutions operating from 233 offices in the AA with a market share of 0.2 percent.
- An interview with a member of the community that was recently conducted as part of the CRA evaluation of another financial institution with offices in the AA was reviewed for meaningful performance context related to perspectives on area economic conditions and area credit needs. The community contact represents an organization dedicated to providing research-based educational information to residents in Johnson County.

Table 12

Population Change			
Assessment Area: Kansas City Metropolitan			
Area	2015 Population	2020 Population	Percent Change
Kansas City Metropolitan	566,814	609,863	7.6
Kansas City, MO-KS MSA	2,055,675	2,192,035	6.6
Kansas	2,892,987	2,937,880	1.6
<i>Source: 2020 U.S. Census Bureau Decennial Census 2011-2015 U.S. Census Bureau: American Community Survey</i>			

- The AA’s population growth from 2015 to 2020 slightly outpaced the Kansas City MSA statistic and was significantly higher than the growth rate for the state of Kansas.
- The AA had a population growth rate of 15.1 percent from 2010 to 2024, ranking second in the state of Kansas and falling between statistics for Pottawatomie and Leavenworth Counties, at 24.7 percent and 9.8 percent, respectively.

Table 13

Median Family Income Change			
Assessment Area: Kansas City Metropolitan			
Area	2015 Median Family Income	2020 Median Family Income	Percent Change
Kansas City Metropolitan	103,631	111,766	7.9
Kansas City, MO-KS MSA	79,346	86,562	9.1
Kansas	72,535	77,620	7.0

*Source: 2011-2015 U.S. Census Bureau: American Community Survey
2015-2020 U.S. Census Bureau: American Community Survey*

Note: Median family incomes have been inflation-adjusted and are expressed in 2020 dollars.

- Growth in the AA’s MFI from 2015 to 2020 fell between figures for the Kansas City MSA and the state of Kansas, although the AA MFI figure in 2020 was considerably higher than either of the comparator income levels.
- The AA, which is comprised of Johnson County in its entirety, ranks as the most affluent and highly populated county in the state of Kansas.
- The portion of families in the AA living below poverty in 2020 at 3.2 percent, was lower than figures for the Kansas City MSA and the state of Kansas, at 7.6 percent and 6.9 percent respectively.

Table 14

Housing Cost Burden						
Assessment Area: Kansas City Metropolitan						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Kansas City Metropolitan	82.4	42.5	36.3	69.6	37.3	14.3
Kansas City, MO-KS MSA	74.6	30.8	39.7	59.2	26.2	16.1
Kansas	73.6	27.8	38.2	57.4	24.8	15.4

Cost Burden is housing cost that equals 30 percent or more of household income.

Source: U.S. Department of Housing and Urban Development (HUD), 2016-2020 Comprehensive Housing Affordability Strategy

- The housing cost burden for LMI renters and owners is higher in the AA when compared to the Kansas City MSA and the state of Kansas. However, AA cost burden statistics are lower for all renters and owners compared to the Kansas City MSA and the state of Kansas, which highlights the AA’s affluent population.

- The AA housing affordability ratio of 32.5 percent is similar to ratios for the Kansas City MSA and the state of Kansas, at 35.3 percent and 38.8 percent, respectively.
- A community member stated that the housing market is currently a seller’s market based on rapidly increasing home prices in the area, with homes selling very quickly and significantly above asking prices.

Table 15

Unemployment Rates					
Assessment Area: Kansas City Metropolitan					
Area	2018	2019	2020	2021	2022
Kansas City Metropolitan	2.9	2.9	5.0	2.7	2.3
Kansas City, MO-KS MSA	3.4	3.3	6.2	4.1	2.6
Kansas	3.4	3.3	5.8	3.3	2.7

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- Unemployment rates spiked in 2020 at the onset of the pandemic, although rates in 2022 trended below pre-pandemic statistics in 2018 and 2019.
- Major employers in the AA include T-Mobile (6,000 employees), Garmin International (5,005), Blue Valley School District (3,313), United Parcel Service (2,838), Shawnee Mission School District (2,554), and Black & Veatch (2,160).

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA IN THE KANSAS CITY METROPOLITAN AA

The bank’s overall lending test performance is Satisfactory. Small farm lending was not evaluated in this AA, as there were no originations during the 2023 sampling period.

Geographic Distribution of Loans

The bank’s geographic distribution of small business lending reflects reasonable distribution among the different census tracts and dispersion throughout the AA.

Small Business Lending

The geographic distribution of small business lending is reasonable. The distribution of small business lending among LMI census tracts was below the demographic figure. However, only 9.7 percent of the AA’s 154 census tracts were designated as LMI tracts, and the bank’s small business lending volume in 2022 and 2023 was extremely low. The bank’s limited branch presence in the AA and low lending volume among the AA’s 154 census tracts imposed considerable limitations on the bank’s ability to serve all of the census tract income levels. Based on these factors, the bank’s small business lending performance was reasonable. Additionally, an analysis of lending dispersion was

conducted and revealed conspicuous lending gaps and lapses in LMI tracts, although this did not impact the overall conclusion.

The bank’s level of small business lending in 2020 and 2021 was consistent with 2022 and 2023 performance.

Table 16

Distribution of 2022 and 2023 Small Business Lending By Income Level of Geography									
Assessment Area: Kansas City Metropolitan									
Geographic Income Level	Bank Loans By Year								Total Businesses %
	2022				2023				
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	0	0.0	0	0.0	0.8
Moderate	0	0.0	0	0.0	0	0.0	0	0.0	5.3
Middle	3	37.5	1,494	30.9	2	20.0	1,150	20.2	30.5
Upper	5	62.5	3,344	69.1	7	70.0	4,355	76.7	59.5
Unknown	0	0.0	0	0.0	1	10.0	175	3.1	3.8
Tract-Unk	0	0.0	0	0.0	0	0.0	0	0.0	
Total	8	100.0	4,838	100.0	10	100.0	5,680	100.0	100.0

Source: 2023 FFIEC Census Data
2023 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Lending to Businesses of Different Sizes

The bank’s lending reflects a reasonable distribution among businesses of different revenue sizes.

Small Business Lending

The borrower distribution of small business lending is reasonable. The bank’s combined 2022 and 2023 lending to businesses with gross annual revenues of \$1.0 million or less was 61.1 percent by number was comparable to the demographic figure. In 2022 and 2023, 11 of the 18 loans were made to businesses with gross annual revenues of \$1.0 million or less.

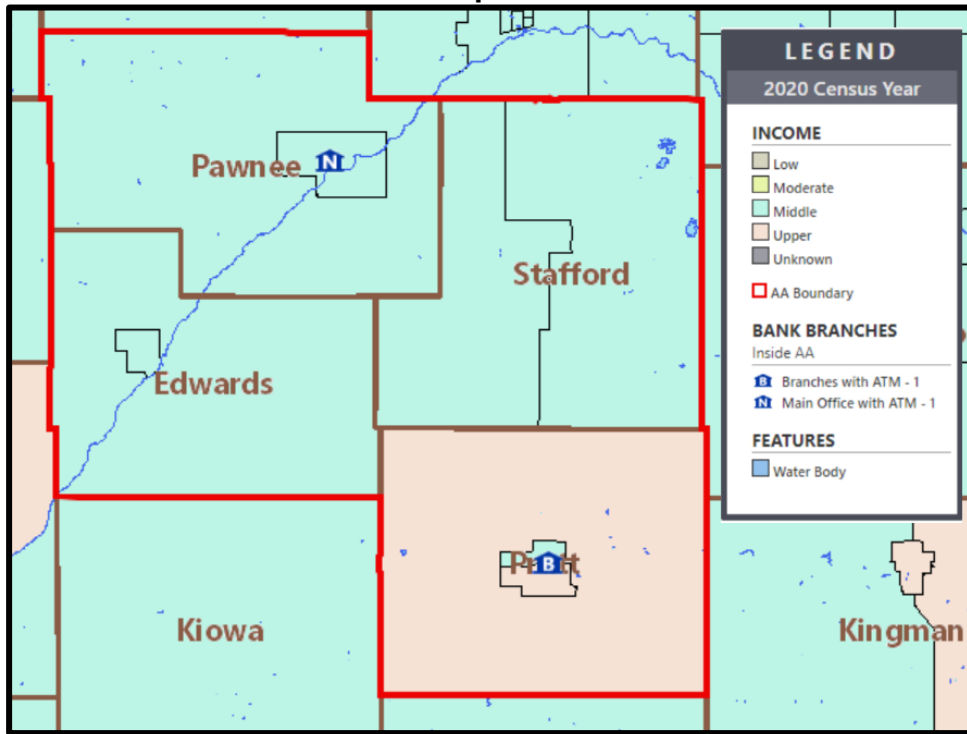
The bank’s level of small business lending in 2020 and 2021 was consistent with 2022 and 2023 performance.

Table 17

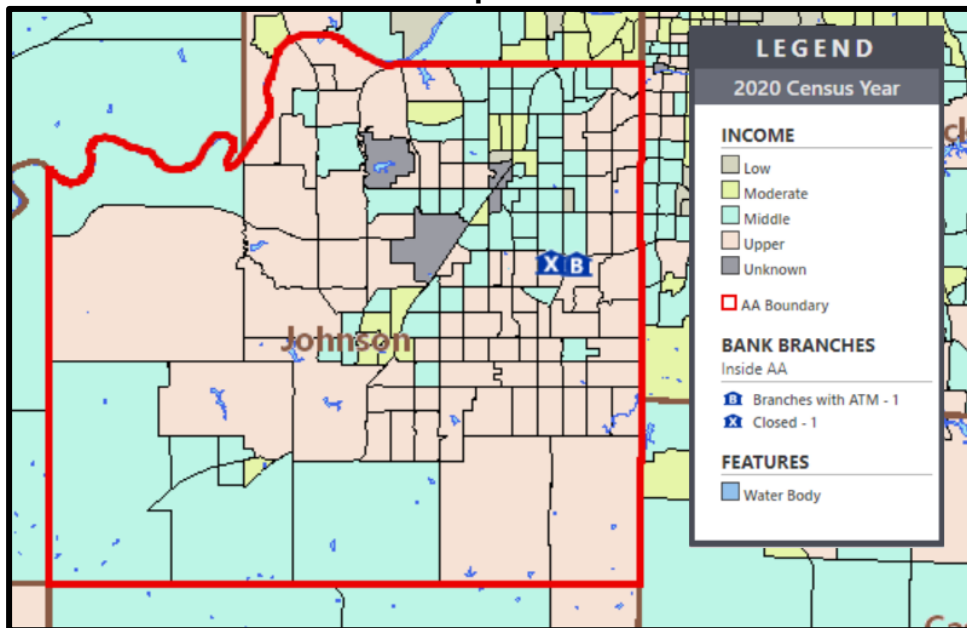
Distribution of 2022 and 2023 Small Business Lending By Revenue Size of Businesses									
Assessment Area: Kansas City Metropolitan									
	Bank Loans By Year								Total Businesses %
	2022				2023				
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%	
By Revenue									
\$1 Million or Less	4	50.0	2,741	56.7	7	70.0	4,280	75.4	89.6
Over \$1 Million	3	37.5	1,892	39.1	2	20.0	1,150	20.2	9.6
Revenue Unknown	1	12.5	205	4.2	1	10.0	250	4.4	0.8
Total	8	100.0	4,838	100.0	10	100.0	5,680	100.0	100.0
By Loan Size									
\$100,000 or Less	0	0.0	0	0.0	0	0.0	0	0.0	
\$100,001 - \$250,000	1	12.5	205	4.2	4	40.0	728	12.8	
\$250,001 - \$1 Million	7	87.5	4,633	95.8	6	60.0	4,952	87.2	
Total	8	100.0	4,838	100.0	10	100.0	5,680	100.0	
By Loan Size and Revenue \$1 Million or Less									
\$100,000 or Less	0	0.0	0	0.0	0	0.0	0	0.0	
\$100,001 - \$250,000	0	0.0	0	0.0	2	28.6	328	7.7	
\$250,001 - \$1 Million	4	100.0	2,741	100.0	5	71.4	3,952	92.3	
Total	4	100.0	2,741	100.0	7	100.0	4,280	100.0	
<i>Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>									
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>									

APPENDIX A – MAPS OF THE ASSESSMENT AREAS

Central Kansas AA
Map A-1



Kansas City Metropolitan AA
Map A-2



APPENDIX B – DEMOGRAPHIC INFORMATION

Table B-1

2023 Central Kansas AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	998	17.6
Moderate	0	0.0	0	0.0	0	0.0	1,041	18.4
Middle	7	77.8	4,223	74.7	246	5.8	1,401	24.8
Upper	2	22.2	1,434	25.3	51	3.6	2,217	39.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	9	100.0	5,657	100.0	297	5.3	5,657	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	8,771	4,857	75.6	55.4	2,116	24.1	1,798	20.5
Upper	2,820	1,567	24.4	55.6	683	24.2	570	20.2
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	11,591	6,424	100.0	55.4	2,799	24.1	2,368	20.4
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	726	70.3	625	70.8	58	62.4	43	76.8
Upper	306	29.7	258	29.2	35	37.6	13	23.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,032	100.0	883	100.0	93	100.0	56	100.0
Percentage of Total Businesses:				85.6	9.0	5.4		
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	224	73.0	218	73.4	6	60.0	0	0.0
Upper	83	27.0	79	26.6	4	40.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	307	100.0	297	100.0	10	100.0	0	0.0
Percentage of Total Farms:				96.7	3.3	0.0		
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table B-2

2022 Central Kansas AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	998	17.6
Moderate	0	0.0	0	0.0	0	0.0	1,041	18.4
Middle	7	77.8	4,223	74.7	246	5.8	1,401	24.8
Upper	2	22.2	1,434	25.3	51	3.6	2,217	39.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	9	100.0	5,657	100.0	297	5.3	5,657	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	8,771	4,857	75.6	55.4	2,116	24.1	1,798	20.5
Upper	2,820	1,567	24.4	55.6	683	24.2	570	20.2
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	11,591	6,424	100.0	55.4	2,799	24.1	2,368	20.4
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	726	70.3	625	70.8	58	62.4	43	76.8
Upper	306	29.7	258	29.2	35	37.6	13	23.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,032	100.0	883	100.0	93	100.0	56	100.0
Percentage of Total Businesses:				85.6		9.0		5.4
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	224	73.0	218	73.4	6	60.0	0	0.0
Upper	83	27.0	79	26.6	4	40.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	307	100.0	297	100.0	10	100.0	0	0.0
Percentage of Total Farms:				96.7		3.3		0.0

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table B-3

2021 Central Kansas AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	1,061	17.5
Moderate	0	0.0	0	0.0	0	0.0	1,042	17.2
Middle	9	100.0	6,065	100.0	487	8.0	1,346	22.2
Upper	0	0.0	0	0.0	0	0.0	2,616	43.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	9	100.0	6,065	100.0	487	8.0	6,065	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied		Rental		Vacant		
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	11,583	6,924	100.0	59.8	2,598	22.4	2,061	17.8
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	11,583	6,924	100.0	59.8	2,598	22.4	2,061	17.8
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	1,048	100.0	893	100.0	97	100.0	58	100.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,048	100.0	893	100.0	97	100.0	58	100.0
Percentage of Total Businesses:				85.2		9.3		5.5
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	316	100.0	309	100.0	7	100.0	0	0.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	316	100.0	309	100.0	7	100.0	0	0.0
Percentage of Total Farms:				97.8		2.2		0.0
<i>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>								
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>								

Table B-4

2020 Central Kansas AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	1,061	17.5
Moderate	0	0.0	0	0.0	0	0.0	1,042	17.2
Middle	9	100.0	6,065	100.0	487	8.0	1,346	22.2
Upper	0	0.0	0	0.0	0	0.0	2,616	43.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	9	100.0	6,065	100.0	487	8.0	6,065	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	11,583	6,924	100.0	59.8	2,598	22.4	2,061	17.8
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	11,583	6,924	100.0	59.8	2,598	22.4	2,061	17.8
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	1,064	100.0	913	100.0	99	100.0	52	100.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,064	100.0	913	100.0	99	100.0	52	100.0
Percentage of Total Businesses:				85.8		9.3		4.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	319	100.0	312	100.0	7	100.0	0	0.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	319	100.0	312	100.0	7	100.0	0	0.0
Percentage of Total Farms:				97.8		2.2		0.0
<i>Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.</i>								

Table B-5

2023 Kansas City Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	2	1.3	1,181	0.7	193	16.3	18,253	11.5
Moderate	13	8.4	9,696	6.1	980	10.1	20,829	13.2
Middle	54	35.1	55,576	35.1	2,428	4.4	32,284	20.4
Upper	80	51.9	91,898	58.0	1,514	1.6	86,985	54.9
Unknown	5	3.2	0	0.0	0	0.0	0	0.0
Total AA	154	100.0	158,351	100.0	5,115	3.2	158,351	100.0
Housing Units by Tract	Housing Type by Tract							
	Owner-occupied				Rental		Vacant	
	#	% by tract	% by unit	#	% by unit	#	% by unit	
Low	3,105	521	0.3	16.8	2,487	80.1	97	3.1
Moderate	16,806	7,552	4.7	44.9	8,063	48.0	1,191	7.1
Middle	94,601	55,173	34.2	58.3	35,034	37.0	4,394	4.6
Upper	130,272	97,862	60.7	75.1	26,907	20.7	5,503	4.2
Unknown	12	0	0.0	0.0	0	0.0	12	100.0
Total AA	244,796	161,108	100.0	65.8	72,491	29.6	11,197	4.6
Total Businesses by Tract	Businesses by Tract & Revenue Size							
	Less Than or = \$1 Million				Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	248	0.8	213	0.8	32	1.1	3	1.2
Moderate	1,603	5.3	1,436	5.3	156	5.4	11	4.4
Middle	9,194	30.5	8,471	31.4	663	23.0	60	24.2
Upper	17,913	59.5	16,139	59.8	1,613	56.0	161	64.9
Unknown	1,145	3.8	718	2.7	414	14.4	13	5.2
Total AA	30,103	100.0	26,977	100.0	2,878	100.0	248	100.0
Percentage of Total Businesses:				89.6		9.6		0.8
Total Farms by Tract	Farms by Tract & Revenue Size							
	Less Than or = \$1 Million				Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	5	1.9	5	2.0	0	0.0	0	0.0
Middle	84	31.7	82	32.0	2	25.0	0	0.0
Upper	174	65.7	167	65.2	6	75.0	1	100.0
Unknown	2	0.8	2	0.8	0	0.0	0	0.0
Total AA	265	100.0	256	100.0	8	100.0	1	100.0
Percentage of Total Farms:				96.6		3.0		0.4
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table B-6

2022 Kansas City Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	2	1.3	1,181	0.7	193	16.3	18,253	11.5
Moderate	13	8.4	9,696	6.1	980	10.1	20,829	13.2
Middle	54	35.1	55,576	35.1	2,428	4.4	32,284	20.4
Upper	80	51.9	91,898	58.0	1,514	1.6	86,985	54.9
Unknown	5	3.2	0	0.0	0	0.0	0	0.0
Total AA	154	100.0	158,351	100.0	5,115	3.2	158,351	100.0
Housing Units by Tract	Housing Type by Tract							
	Owner-occupied			Rental		Vacant		
	#	% by tract	% by unit	#	% by unit	#	% by unit	
Low	3,105	521	0.3	16.8	2,487	80.1	97	3.1
Moderate	16,806	7,552	4.7	44.9	8,063	48.0	1,191	7.1
Middle	94,601	55,173	34.2	58.3	35,034	37.0	4,394	4.6
Upper	130,272	97,862	60.7	75.1	26,907	20.7	5,503	4.2
Unknown	12	0	0.0	0.0	0	0.0	12	100.0
Total AA	244,796	161,108	100.0	65.8	72,491	29.6	11,197	4.6
Total Businesses by Tract	Businesses by Tract & Revenue Size							
	Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported		
	#	%	#	%	#	%	#	%
Low	248	0.8	213	0.8	32	1.1	3	1.2
Moderate	1,603	5.3	1,436	5.3	156	5.4	11	4.4
Middle	9,194	30.5	8,471	31.4	663	23.0	60	24.2
Upper	17,913	59.5	16,139	59.8	1,613	56.0	161	64.9
Unknown	1,145	3.8	718	2.7	414	14.4	13	5.2
Total AA	30,103	100.0	26,977	100.0	2,878	100.0	248	100.0
Percentage of Total Businesses:				89.6		9.6		0.8
Total Farms by Tract	Farms by Tract & Revenue Size							
	Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported		
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	5	1.9	5	2.0	0	0.0	0	0.0
Middle	84	31.7	82	32.0	2	25.0	0	0.0
Upper	174	65.7	167	65.2	6	75.0	1	100.0
Unknown	2	0.8	2	0.8	0	0.0	0	0.0
Total AA	265	100.0	256	100.0	8	100.0	1	100.0
Percentage of Total Farms:				96.6		3.0		0.4
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table B-7

2021 Kansas City Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	2	1.5	1,043	0.7	275	26.4	17,957	12.0
Moderate	12	9.2	9,985	6.7	1,027	10.3	20,373	13.6
Middle	42	32.3	48,168	32.2	2,885	6.0	28,487	19.0
Upper	71	54.6	90,366	60.4	1,728	1.9	82,745	55.3
Unknown	3	2.3	0	0.0	0	0.0	0	0.0
Total AA	130	100.0	149,562	100.0	5,915	4.0	149,562	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	2,786	428	0.3	15.4	2,127	76.3	231	8.3
Moderate	19,148	6,818	4.5	35.6	10,683	55.8	1,647	8.6
Middle	81,672	47,840	31.3	58.6	29,074	35.6	4,758	5.8
Upper	127,423	97,676	63.9	76.7	25,089	19.7	4,658	3.7
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	231,029	152,762	100.0	66.1	66,973	29.0	11,294	4.9
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	383	1.3	346	1.3	34	1.2	3	1.2
Moderate	2,234	7.4	1,937	7.1	287	9.9	10	4.1
Middle	8,306	27.5	7,483	27.6	757	26.0	66	27.2
Upper	18,345	60.6	16,727	61.7	1,463	50.3	155	63.8
Unknown	982	3.2	604	2.2	369	12.7	9	3.7
Total AA	30,250	100.0	27,097	100.0	2,910	100.0	243	100.0
Percentage of Total Businesses:				89.6		9.6		0.8
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	2	0.7	2	0.8	0	0.0	0	0.0
Moderate	5	1.9	5	1.9	0	0.0	0	0.0
Middle	83	31.0	82	31.7	1	12.5	0	0.0
Upper	177	66.0	169	65.3	7	87.5	1	100.0
Unknown	1	0.4	1	0.4	0	0.0	0	0.0
Total AA	268	100.0	259	100.0	8	100.0	1	100.0
Percentage of Total Farms:				96.6		3.0		0.4
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

Table B-8

2020 Kansas City Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	2	1.5	1,043	0.7	275	26.4	17,957	12.0
Moderate	12	9.2	9,985	6.7	1,027	10.3	20,373	13.6
Middle	42	32.3	48,168	32.2	2,885	6.0	28,487	19.0
Upper	71	54.6	90,366	60.4	1,728	1.9	82,745	55.3
Unknown	3	2.3	0	0.0	0	0.0	0	0.0
Total AA	130	100.0	149,562	100.0	5,915	4.0	149,562	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	2,786	428	0.3	15.4	2,127	76.3	231	8.3
Moderate	19,148	6,818	4.5	35.6	10,683	55.8	1,647	8.6
Middle	81,672	47,840	31.3	58.6	29,074	35.6	4,758	5.8
Upper	127,423	97,676	63.9	76.7	25,089	19.7	4,658	3.7
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	231,029	152,762	100.0	66.1	66,973	29.0	11,294	4.9
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	413	1.3	370	1.3	40	1.3	3	1.2
Moderate	2,345	7.5	2,040	7.3	295	9.7	10	4.0
Middle	8,601	27.5	7,732	27.6	800	26.2	69	27.9
Upper	18,945	60.5	17,273	61.7	1,516	49.6	156	63.2
Unknown	1,015	3.2	602	2.1	404	13.2	9	3.6
Total AA	31,319	100.0	28,017	100.0	3,055	100.0	247	100.0
Percentage of Total Businesses:				89.5		9.8		0.8
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	2	0.7	2	0.8	0	0.0	0	0.0
Moderate	4	1.5	4	1.5	0	0.0	0	0.0
Middle	87	32.1	86	32.7	1	12.5	0	0.0
Upper	177	65.3	170	64.6	7	87.5	0	0.0
Unknown	1	0.4	1	0.4	0	0.0	0	0.0
Total AA	271	100.0	263	100.0	8	100.0	0	0.0
Percentage of Total Farms:				97.0		3.0		0.0
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

APPENDIX C – ADDITIONAL FULL-SCOPE REVIEW ASSESSMENT AREA TABLES

Table C-1

Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography									
Assessment Area: Central Kansas									
Geographic Income Level	Bank Loans By Year								Total Businesses %
	2020				2021				
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Middle	1	100.0	21	100.0	2	100.0	35	100.0	100.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	0	0.0	0	0.0	
Total	1	100.0	21	100.0	2	100.0	35	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table C-2

Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses									
Assessment Area: Central Kansas									
	Bank Loans By Year								Total Businesses %
	2020				2021				
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%	
By Revenue									
\$1 Million or Less	1	100.0	21	100.0	2	100.0	35	100.0	85.2
Over \$1 Million	0	0.0	0	0.0	0	0.0	0	0.0	9.3
Revenue Unknown	0	0.0	0	0.0	0	0.0	0	0.0	5.5
Total	1	100.0	21	100.0	2	100.0	35	100.0	100.0
By Loan Size									
\$100,000 or Less	1	100.0	21	100.0	2	100.0	35	100.0	
\$100,001 - \$250,000	0	0.0	0	0.0	0	0.0	0	0.0	
\$250,001 - \$1 Million	0	0.0	0	0.0	0	0.0	0	0.0	
Total	1	100.0	21	100.0	2	100.0	35	100.0	
By Loan Size and Revenue \$1 Million or Less									
\$100,000 or Less	1	100.0	21	100.0	2	100.0	35	100.0	
\$100,001 - \$250,000	0	0.0	0	0.0	0	0.0	0	0.0	
\$250,001 - \$1 Million	0	0.0	0	0.0	0	0.0	0	0.0	
Total	1	100.0	21	100.0	2	100.0	35	100.0	

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table C-3

Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography									
Assessment Area: Kansas City Metropolitan									
Geographic Income Level	Bank Loans By Year								Total Businesses %
	2020				2021				
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	0	0.0	0	0.0	1.3
Moderate	0	0.0	0	0.0	0	0.0	0	0.0	7.4
Middle	0	0.0	0	0.0	1	10.0	499	12.8	27.5
Upper	4	80.0	1,854	90.7	8	80.0	3,225	82.5	60.6
Unknown	1	20.0	188	9.2	1	10.0	182	4.7	3.2
Tract-Unk	0	0.0	0	0.0	0	0.0	0	0.0	
Total	5	100.0	2,043	100.0	10	100.0	3,907	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table C-4

Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses									
Assessment Area: Kansas City Metropolitan									
	Bank Loans By Year								Total Businesses %
	2020				2021				
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%	
By Revenue									
\$1 Million or Less	2	40.0	1,151	56.3	4	40.0	2,270	58.1	89.6
Over \$1 Million	2	40.0	687	33.6	6	60.0	1,637	41.9	9.6
Revenue Unknown	1	20.0	205	10.0	0	0.0	0	0.0	0.8
Total	5	100.0	2,043	100.0	10	100.0	3,907	100.0	100.0
By Loan Size									
\$100,000 or Less	0	0.0	0	0.0	2	20.0	61	1.6	
\$100,001 - \$250,000	2	40.0	393	19.2	1	10.0	182	4.7	
\$250,001 - \$1 Million	3	60.0	1,649	80.7	7	70.0	3,664	93.8	
Total	5	100.0	2,043	100.0	10	100.0	3,907	100.0	
By Loan Size and Revenue \$1 Million or Less									
\$100,000 or Less	0	0.0	0	0.0	0	0.0	0	0.0	
\$100,001 - \$250,000	0	0.0	0	0.0	0	0.0	0	0.0	
\$250,001 - \$1 Million	2	100.0	1,151	100.0	4	100.0	2,270	100.0	
Total	2	100.0	1,151	100.0	4	100.0	2,270	100.0	

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

APPENDIX D – GLOSSARY

Aggregate lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Census tract: A small subdivision of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan statistical areas. Census tracts usually have between 2,500 and 8,000 persons, and their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

Community development: Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less; or, activities that revitalize or stabilize low- or moderate-income geographies, designated disaster areas; or designated distressed or underserved nonmetropolitan middle-income geographies.

Consumer loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, other secured consumer loans, and other unsecured consumer loans.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include nonrelatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into 'male householder' (a family with a male householder and no wife present) or 'female householder' (a family with a female householder and no husband present).

Full-scope review: Performance is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (for example, innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applications, the amount of loan requested, and the disposition of the application (for example, approved, denied, and withdrawn).

Home mortgage loans: Includes home purchase and home improvement loans as defined in the HMDA regulation. This definition also includes multifamily (five or more families) dwelling loans, loans for the purchase of manufactured homes and refinancings of home improvement and home purchase loans.

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Limited-scope review: Performance is analyzed using only quantitative factors (for example, geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

Low-income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent, in the case of a geography.

Market share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Metropolitan area (MA): A metropolitan statistical area (MSA) or a metropolitan division (MD) as defined by the Office of Management and Budget. A MSA is a core area containing at least one urbanized area of 50,000 or more inhabitants, together with adjacent communities having a high degree of economic and social integration with that core. A MD is a division of a MSA based on specific criteria including commuting patterns. Only a MSA that has a population of at least 2.5 million may be divided into MDs.

Middle-income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography.

Moderate-income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

Multifamily: Refers to a residential structure that contains five or more units.

Nonmetropolitan area (NonMSA): Any area that is not located within an MSA.

Other products: Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA examination. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

Owner-occupied units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified investment: A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rated area: A rated area is a state or multistate metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area. For these institutions, no state ratings will be received unless the bank also maintains deposit facilities outside of the multistate metropolitan area. CRA activity is captured in either a state rating or a multistate metropolitan area rating, but not both.

Small loan(s) to business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans. However, thrift institutions may also exercise the option to report loans secured by nonfarm residential real estate as 'small business loans' if the loans are reported on the TFR as nonmortgage, commercial loans.

Small loan(s) to farm(s): A loan included in 'loans to small farms' as defined in the Consolidated Reports of Condition and Income (Call Report) instructions. These loans have original amounts of \$500,000 or less and are either secured by farmland or are classified as loans to finance agricultural production and other loans to farmers.

Upper-income: Individual income that is more than 120 percent of the area median income, or a median family income that is more than 120 percent, in the case of a geography.